



P.O. Box 10328
Des Moines, IA 50306-0328

June 11, 2009

Clarice D Gleason
Walter Carrasco
3779 Kingfisher Way
Las Vegas NV 89103
Dear Clarice D Gleason & Walter Carrasco :

RE: Loan Number 1115025850

Client 106

After reviewing the information you provided, we must advise you your request for Loan Modification has been denied for the following reason:

The investor has determined this request is not in their best interest.

There may be alternative options available based on agency or investor guidelines and approval.

At this time there are no workout options available to you based on your current financial information provided to us.

If you would like to be reconsidered for workout options, please call us at (800) 662-3806. For additional assistance, you may also call Consumer Credit Counseling Services at (800) 569-4287.

Sincerely,

America\s Servicing Company

America\s Servicing Company is required by the Fair Debt Collection Practices Act to inform you that if your loan is currently delinquent or in default, as your loan servicer, we will be attempting to collect a debt, and any information obtained will be used for that purpose. However, if you have received a discharge, and the loan was not reaffirmed in the bankruptcy case, America\s Servicing Company will only exercise its right as against the property and is not attempting any act to collect the discharge debt from you personally.

EXHIBIT 1